

## CLAIMS

What is claimed is:

1. A method for detecting fraud in a credit card transaction between consumer and a merchant over the internet comprising the steps of:

5 a) obtaining credit card information relating to the transaction from the consumer; and

b) verifying the credit card information based upon a plurality of parameters; the plurality of parameters being weighted so as to provide a merchant with a quantifiable indication of whether the credit card transaction is fraudulent. ✓

10 2. The method of claim 1 wherein the plurality of parameters include a consistency check, a history check, an automatic verification system and an internet identification system. ✓

3. The method of claim 2 wherein the history check includes a database which can be accessed and supplemented by other merchants.

15 4. The method of claim 2 wherein the internet identification system includes a database which can be accessed and supplemented by other merchants.

5. An integrated verification system for determining credit card transactions between a merchant and consumer over the internet are fraudulent, the system comprising:

20 a controller for receiving credit card transaction information;

a plurality of parameters for receiving the transaction information from the controller means and for providing individual indications of the validity of transactions;

and detector means for receiving the indications of validity and providing an integrated indication of validity.

6. The system of claim 5 wherein each of the plurality of parameters includes a weighting factor.

5 7. The system of claim 5 wherein the plurality of parameters include a consistency check, a history check, an automatic verification system and an internet identification system.

8. The system of claim 7 wherein the history check includes a database which can be accessed and supplemented by other merchants.

10 9. The system of claim 7 wherein the internet identification system includes a database which can be accessed and supplemented by other merchants.

10. A method for verifying the validity of a credit card transaction over the internet comprising the steps of:

15 a) obtaining other transactions utilizing an internet address that is identified with the credit card transaction; *weighting*

b) constructing a map of credit card numbers based upon the other transactions and; *other merchants*

c) utilizing mapped transactions to determine if the credit card transaction is valid.

20 11. A system for detecting fraud in a credit card transaction between consumer and a merchant over the internet comprising:

means for obtaining credit card information relating to the transaction from the consumer; and

means for verifying the credit card information based upon a plurality of parameters; the plurality of parameters being weighted so as to provide a merchant with a quantifiable indication of whether the credit card transaction is fraudulent.

5           12. The system of claim 11 wherein the plurality of parameters include a consistency check, a history check, an automatic verification system and an internet identification system.

13. The system of claim 12 wherein the history check includes a database which can be accessed and supplemented by other merchants.

10           14. The system of claim 12 wherein the internet identification system includes a database which can be accessed and supplemented by other merchants.

15           15. A computer readable containing program instructions for detecting fraud in a credit card transaction between consumer and a merchant over the internet, the program instructions:

15           a) obtaining credit card information relating to the transaction from the consumer; and

              b) verifying the credit card information based upon a plurality of parameters; the plurality of parameters being weighted so as to provide a merchant with a quantifiable indication of whether the credit card transaction is fraudulent.

20           16. A computer readable medium containing program instructions for verifying the validity of a credit card transaction over the internet, the program instructions:

              a) obtaining other transactions utilizing an internet address that is

credit card transaction;  
constructing a map of credit card numbers based  
on the mapped transactions to determine if the

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